

**Objective:** Responsible position that utilizes strong interpersonal, verbal and written communication skills, as well as ability to work on a self-directed basis. Open to positions in public or private sector in the following areas: government/policy, banking, financial services, internet, e-commerce, information technology, and consulting services.

**Experience:**

***Regulatory Analyst***

June 1999 – Present

Office of Thrift Supervision

Department of Treasury

Review and analyze corporate banking activity applications, including financial statements, audit reports, and SEC filings. Identify and evaluate inherent risks in operating strategy, assess validity of projections, and determine and ensure compliance with applicable regulatory and statutory requirements. Consult with applicants, legal counsel, and other industry members to provide guidance, improve efficiency, and facilitate resolution of issues presented by applications. Conduct meetings with senior management to brief staff on significant policy issues raised during application process. Develop and implement new or revised methods and procedures to resolve complex or difficult situations where regulatory guidelines, or agency policy are inapplicable or non-existent. Participate in the development and review of major regulatory initiatives. Received Special Act Awards for the last three years, the latest for the rewrite of the OTS Applications Handbook, which was published in April 2001 and distributed to all agency staff, state and federal financial regulatory agencies, savings institutions and other industry representatives.

***Assistant Webmaster***

April 1998 – June 1999

Formatted and posted documents to the agency's website. Responsible for quality control of the site, which included reviewing other federal agencies' websites for comparability; recommending modifications to layout of OTS' site to improve navigation and usage; recommending modifications to site content to improve usefulness of information presented to the public. Met with management and content advisors to determine information, formatting, and posting requirements. Designed and implemented content formatting and site posting forms. Coordinated monthly Web Advisory Group meetings, which included drafting the agenda, suggesting site modifications, and following-up on action items or items requiring research. Assisted in the development and implementation of the agency's Intranet, which included researching, testing, and recommending web authoring tools (hardware and software), coordinating intranet pilot group meetings, designing feedback forms for pilot participant input and recommendations, designing web pages, coordinating installation of hardware and software for pilot participants, and drafting the final pilot program report for submission to the agency's Director, which included recommendations for software and hardware, usage objectives and

policies, timeframes and considerations for agency-wide implementation. Consequent to the Intranet Pilot Program, assisted in drafting the agency's IT initiatives as they related to web group activities. Maintained web activity database, which tracked all actions and modifications related to the web group and the agency's internet and intranet websites.

***Confidential Assistant***

July 1996 – April 1998  
Office of the Comptroller of the Currency  
Department of Treasury

Responsible for writing the agency head's correspondence, preparing daily briefing materials, and other special projects as assigned. Researched, tested and recommended office automation solutions.

***Executive Secretary***

January 1996 – July 1996  
Office of Thrift Supervision  
Department of Treasury

Reported to the agency head, the Director of the Office of Thrift Supervision. Responsible for correspondence, scheduling, travel, and organizing meetings/conferences.

**Education:** Attended University of Maryland, undergraduate program of Humanities and Psychology. Additional education and training include the following: Technology Risk Control, Mortgage Banking, Specialty Examinations, Trust Overview, Insurance Overview, New Thrift Regulator School, Advanced HTML for Web Page Design, HTML for Web Page Development, MS PowerPoint and Access.

References furnished upon request.